

Capital Analysis--Page 11A

1 Total Equity Capital Adjusted

1.1 UBP642

DESCRIPTION

Total Equity Capital Adjusted

NARRATIVE

Total equity capital adjusted includes data from RC-R: total equity capital, the following adjustments: for net unrealized gains (losses) on available-for-sale securities, for unrealized loss on available-for-sale equity securities, for accumulated gains (losses) on cash flow hedges, for non qualifying perpetual preferred stock, qualifying minority interest in consolidated subsidiaries, and other additions (deletions) to equity capital. Also the adjustment for financial subsidiaries from schedule RC-R reported in tier 1 capital on schedule RC-R is deducted.

FORMULA

IF(uc:UBP9999[P0] > '2001-01-01' AND uc:UBP752[P0] = 31,cc:RCFD3210[P0] - uc:UBP8434[P0] - uc:UBP221[P0] - uc:UBP4336[P0] - uc:UBPB588[P0] + uc:UBPB589[P0] + uc:UBPB592[P0],IF(uc:UBP9999[P0] > '2001-01-01' AND uc:UBP752[P0] = 41,cc:RCON3210[P0] - uc:UBP8434[P0] - uc:UBP221[P0] - uc:UBP4336[P0] - uc:UBPB588[P0] + uc:UBPB589[P0] + uc:UBPB592[P0],NULL))

2 Ineligible Def Tax Assets

2.1 UBPR5610

DESCRIPTION

Ineligible Deferred Tax Assets

NARRATIVE

Disallowed deferred tax assets from Schedule RC-R.

FORMULA

IF(uc:UBP752[P0] = 31,cc:RCFD5610[P0],IF(uc:UBP752[P0] = 41,cc:RCON5610[P0], NULL))

3 Ineligible Intangibles

3.1 UBP643

DESCRIPTION

Ineligible Intangibles

NARRATIVE

Ineligible intangibles equals the sum of disallowed goodwill and other disallowed intangible assets from Schedule RC-R + disallowed servicing assets and purchased credit card relationships from Schedule RC-R.

FORMULA

uc:UBPB590[P0] + uc:UBPB591[P0]

4 Cumul Change F.V. Financial Liab

4.1 UBPRF264

DESCRIPTION

Cumulative Change in Fair Value of all Financial Liabilities

NARRATIVE

Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributed to changes in the bank's own creditworthiness from Schedule RC-R.

FORMULA

IF(uc:UBPR9999[P0] > '2007-01-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF264[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONF264[P0], NULL)), NULL)

5 Net Tier One

5.1 UBPRE644

DESCRIPTION

Net Tier One Capital

NARRATIVE

Tier one capital from Schedule RC-R.

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01',uc:UBPR8274[P0],null)

6 Qualif Debt and Redeem Pfd

6.1 UBPR5306

DESCRIPTION

Qualifying Debt and Redeemable Preferred

NARRATIVE

Qualifying subordinated debt and redeemable preferred stock from Schedule RC-R

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD5306[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON5306[P0], NULL))

7 Cumulative Preferred Stock

7.1 UBPRF859

DESCRIPTION

Cumulative Preferred Stock

NARRATIVE

Cumulative perpetual preferred stock includible in tier 2 capital from Schedule RC-R.

FORMULA

uc:[UBPRB593](#)[P0]

8 Allowable LN&LS Loss Allow

8.1 UBPR5310

DESCRIPTION

Allowable Loan and Lease Loss Allowance

NARRATIVE

Allowance for loan and lease losses includible in tier 2 capital from Schedule RC-R..

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5310[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5310[P0], NULL))

9 Unrl Gain Mktbl Eqy Sec (45%)

9.1 UBPR2221

DESCRIPTION

Unrealized Gains on Marketable Equity Securities (45%)

NARRATIVE

Unrealized gains on available-for-sale equity securities includible in tier 2 capital from Schedule RC-R.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2221[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2221[P0], NULL))

10 Other Tier 2 Capital Comp

10.1 UBPRB594

DESCRIPTION

Other Tier 2 Capital Components

NARRATIVE

Other tier 2 capital components from Schedule RC-R.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB594[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB594[P0], NULL))

11 Net Eligible Tier Two

11.1 UBPR8275

DESCRIPTION

Net Eligible Tier Two

NARRATIVE

Allowable tier 2 capital from Schedule RC-R.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD8275[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON8275[P0], NULL))

12 Tier One & Tier Two**12.1 UBP645****DESCRIPTION**

Tier One and Tier Two Capital

NARRATIVE

The sum of tier one capital and allowable tier two capital from Schedule RC-R.

FORMULA

uc:[UBPRE644](#)[P0] + uc:[UBPR8275](#)[P0]

13 Tier Three & Fin Sub Adj**13.1 UBP646****DESCRIPTION**

Tier Three and Financial Subsidiary Adjustment

NARRATIVE

Tier three capital allocated for market risk from Schedule RC-R. For period prior to March 31, 2010 also includes 50% of the adjustment for financial subsidiaries reported on Schedule RC-R in total capital.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01',uc:[UBPR1395](#)[P0],null)

14 Deductions for Total RBC**14.1 UBPRB595****DESCRIPTION**

Deductions for Total Risk Based Capital

NARRATIVE

Deductions for total risk based capital from Schedule RC-R.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB595[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB595[P0], NULL))

15 Total Risk-Based-Capital

15.1 UBPR3792

DESCRIPTION

Total Risk-Based Capital

NARRATIVE

Total risk-based capital from Schedule RC-R.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3792[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3792[P0], NULL))

16 Category Two 20%

16.1 UBPRD654

DESCRIPTION

On-Balance Sheet: Category Two - 20%

NARRATIVE

The total of components in the 20% balance sheet asset categories on Schedule RC-R is multiplied by 20%. For banks filing Schedule RC-R, it is composed of assets assigned to the 20% risk weight category. For banks not filing RC-R, federal funds sold, securities purchased under resell agreements, assets held in trading accounts, pass-through securities issued by FNMA and FHLMC, CMOs issued by FNMA and FHLMC, private issue CMOs collateralized or guaranteed by guaranteed by FNMA, FHLMC or GNMA, US government sponsored agencies, general obligation securities of state and political subdivisions in the US, acceptances of other banks. Additionally, for banks filing FFIEC form 034, add interest bearing bank balances and Noninterest bearing bank balances less currency and coin. For other banks, add cash items in process of collection.

FORMULA

uc:[UBPR5327](#)[P0] * .20

17 Category Three 50%

17.1 UBPRF860

DESCRIPTION

On-Balance Sheet: Category Three - 50%

NARRATIVE

The total of components in the 50% balance sheet asset category on Schedule RC-R is multiplied by 50%. For banks filing Schedule RC-R, it is composed of assets assigned to the 50% risk weight category. For banks not filing RC-R completely, the sum of loans secured by first liens on 1-4 family residential properties, state and local subdivision revenue obligations, privately issued pass through securities, all other privately issued CMO & REMICs.

FORMULA

uc:[UBPR5334](#)[P0] * .50

18 Category Four 100%

18.1 UBPR5340

DESCRIPTION

On-Balance Sheet: Category Four - 100%

NARRATIVE

The total of all components in the 100% balance sheet asset category is risk-weighted at 100%. For banks filing RC-R, it is composed of assets assigned to the 100% risk weight category. For banks filing RC-R items 4 through 9 the estimate of unrealized loss on marketable equity securities is not deducted from March 31, 1997 forward. For banks not filing RC-R, total assets sale securities on a cost basis except for losses on marketable equity securities, plus allowance for loan losses and allocated transfer risk reserve, less assets assigned to 0%, 20%, 50% risk weight categories, less participation in acceptances conveyed to others (banks filing FFIEC 031, 032, 033). From September 30, 1998 forward 45% of the unrealized gain on marketable equity securities is added to risk weighted assets.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5340[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5340[P0], NULL))

19 Total On-Balance Sheet

19.1 UBPRE648

DESCRIPTION

Total On-Balance Sheet

NARRATIVE

Sum of all risk-weighted on balance sheet assets from Schedule RC-R.

FORMULA

uc:[UBPRD654](#)[P0] + uc:[UBPRF860](#)[P0] + uc:[UBPR5340](#)[P0]

20 Memo: Category One 0%

20.1 UBPR5320

DESCRIPTION

On-Balance Sheet: Memo: Category One - 0%

NARRATIVE

The total of components in the 0% balance sheet category is displayed. (For display no weighting is done). For banks filing RC-R, it is composed of assets assigned to the 0% risk weight category. For banks not filing complete RC-R data, U.S. Treasury securities, securities issued by U.S. Treasury agencies, pass through securities guaranteed by GNMA, currency and coin. Additionally, for banks filing FFIEC 031, 032 and 033, balances due from Federal Reserve.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5320[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5320[P0], NULL))

21 Category Two 20%

21.1 UBP649

DESCRIPTION

Off-Balance Sheet: Category Two - 20%

NARRATIVE

All components in the Schedule RC-R off-balance sheet 20% category are summed and multiplied by 20%. For banks filing Schedule RC-R, credit equivalents of off-balance sheet items assigned to the 20% risk weight category are used. For banks not filing all Schedule RC-R data, the following items are converted at the appropriate rate. Financial standby letters of credit conveyed to others and securities lent are converted at 100%, and performance standby letters of credit conveyed to others are converted at 50%. Additionally, for banks filing FFIEC 031, 032 and 033, participation in acceptances conveyed to others are converted at 100% and participation in commitments with an original maturity over 1 year conveyed to others are converted at 50%.

FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',(uc:UBPRB581[P0] + uc:UBPRB652[P0] + uc:UBPRB657[P0] + uc:UBPRB662[P0] + uc:UBPRB666[P0] + uc:UBPRB671[P0] + uc:UBPRB678[P0] + uc:UBPRB684[P0] + uc:UBPRB689[P0] + uc:UBPRB694[P0]) * .20,IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01',(uc:UBPRB647[P0] + uc:UBPRB652[P0] + uc:UBPRB657[P0] + uc:UBPRB662[P0] + uc:UBPRB666[P0] + uc:UBPRB671[P0] + uc:UBPRB678[P0] + uc:UBPRB684[P0] + uc:UBPRB689[P0] + uc:UBPRB694[P0]) * .20,NULL))

22 Category Three 50%

22.1 UBP650

DESCRIPTION

Off-Balance Sheet: Category Three - 50%

NARRATIVE

All components in the Schedule RC-R off-balance sheet 50% category are summed and multiplied by 50%. For banks filing RC-R, credit equivalents of off-balance sheet items assigned to the 50% risk weight category are used. For banks not filing all Schedule RC-R data, the following items are converted at the 100% rate; Principal balance of FNMA and FHLMC pools transferred and principal balance of private mortgage pools transferred. From March 31, 1997 forward includes from RC-L, Outstanding principal balance of first lien 1 to 4 family residential mortgages.

FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',(uc:UBPRB582[P0] + uc:UBPRB653[P0] + uc:UBPRB658[P0] + uc:UBPRB667[P0] + uc:UBPRB672[P0] + uc:UBPRB679[P0] + uc:UBPRB685[P0] + uc:UBPRB690[P0] + uc:UBPRB695[P0]) * .50,IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01',(uc:UBPRB648[P0] + uc:UBPRB653[P0] + uc:UBPRB658[P0] + uc:UBPRB667[P0] + uc:UBPRB672[P0] + uc:UBPRB679[P0] + uc:UBPRB685[P0] + uc:UBPRB690[P0] + uc:UBPRB695[P0]) * .50,NULL))

23 Category Four 100%

23.1 UBP651

DESCRIPTION

Off-Balance Sheet: Category Four - 100%

NARRATIVE

All components in the Schedule RC-R off-balance sheet 100% category are summed and risk-weighted at 100%. For banks filing Schedule RC-R, credit equivalents of off-balance sheet items assigned to the 100% risk weight category are used. For banks not filing all Schedule RC-R data, the following items are converted at the appropriate rate. Financial standby letters of credit less financial letters of credit conveyed to others, participation in acceptances acquired by the reporting bank, outstanding balance of Farmer Mac pools transferred, all other off-balance sheet items are converted at 100%. Performance standby letters of credit less performance standby letters of credit conveyed to others, unused commitments with an original maturity over 1 year, less that conveyed to others (FFIEC 031, 032 and 033) is converted at 50%.

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2001-04-01',cc:RCFDB699[P0] - cc:RCFD5340[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2001-04-01',cc:RCONB699[P0] - cc:rcon5340[P0], NULL))

24 Total Off-Balance Sheet

24.1 UBPRE652

DESCRIPTION

Total Off-Balance Sheet

NARRATIVE

Sum of the above risk-weighted credit equivalents of off-balance sheet items.

FORMULA

(uc:UBPRE649[P0] + uc:UBPRE650[P0] + uc:UBPRE651[P0])

25 Memo: Category One 0%

25.1 UBPRE653

DESCRIPTION

Off-Balance Sheet: Memo: Category One - 0%

NARRATIVE

All components in the Schedule RC-R off-balance sheet 0% category are summed and displayed. For display purposes no weighting is done. For banks filing Schedule RC-R, credit equivalents of off-balance sheet items assigned to the 0% risk weight category are used. For banks not filing all Schedule RC-R data no estimation is made.

FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',uc:UBPRB548[P0] + uc:UBPRB651[P0] + uc:UBPRB656[P0] + uc:UBPRB661[P0] + uc:UBPRB665[P0] + uc:UBPRB670[P0] + uc:UBPRB677[P0] + uc:UBPRB683[P0] + uc:UBPRB688[P0] + uc:UBPRB693[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01',uc:UBPRB646[P0] + uc:UBPRB651[P0] + uc:UBPRB656[P0] + uc:UBPRB661[P0] + uc:UBPRB665[P0] + uc:UBPRB670[P0] + uc:UBPRB677[P0] + uc:UBPRB683[P0] + uc:UBPRB688[P0] + uc:UBPRB693[P0],NULL))

26 Risk-Weighted Asset Before Ded

26.1 UBPRE654

DESCRIPTION

Risk-Weighted Assets Before Deductions

NARRATIVE

The sum of total on and off -balance sheet risk-weighted assets.

FORMULA

uc:[UBPRE648](#)[P0] + uc:[UBPRE652](#)[P0]

27 Excess Allowable LN&LS Loss Al

27.1 UBPR222

DESCRIPTION

Excess Allowable Loan and Lease Loss Allowance

NARRATIVE

Excess Allowable Loan and Lease Loss Allowance from Schedule RC-R.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA222[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA222[P0], NULL))

28 Allocated Transfer Risk Reserve

28.1 UBPR3128

DESCRIPTION

Allocated Transfer Risk Reserve

NARRATIVE

Allocated Transfer Risk Reserve from Schedule RC-R.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3128[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3128[P0], NULL))

29 Mkt Risk Asset & Fin Sub Adj

29.1 UBPRE659

DESCRIPTION

Mkt Risk Asset & Fin Sub Adj

NARRATIVE

From March 31, 2001 forward includes market risk equivalent assets from Schedule RC-R. Also includes the adjustment to risk-weighted assets for financial subsidiaries from Schedule RC-R.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01',uc:[UBPR1651](#)[P0],null)

30 Total Risk-Weighted Assets

30.1 UBPRE660

DESCRIPTION

Total Risk-Weighted Assets

NARRATIVE

Total risk-weighted assets from Schedule RC-R less (prior to March 31, 2010) the adjustment for financial subsidiaries.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01', uc:[UBPRA223](#)[P0],null)

Referenced Concepts

UBPR1395

DESCRIPTION

TIER 3 CAPITAL ALLOCATED FOR MARKET RISK

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1395[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1395[P0], NULL))

UBPR1651

DESCRIPTION

AMOUNTS USED IN CALCULATING REGULATORY CAPITAL RATIOS MARKET RISK EQUIVALENT ASSETS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1651[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1651[P0], NULL))

UBPR4336

DESCRIPTION

ACCUMULATED NET GAINS (LOSSES) ON CASH FLOW HEDGES

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD4336[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON4336[P0], NULL))

UBPR5327

DESCRIPTION

TOTAL ASSETS (20% RISK-WEIGHT)

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5327[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5327[P0], NULL))

UBPR5334

DESCRIPTION

TOTAL ASSETS (50% RISK-WEIGHT)

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5334[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5334[P0], NULL))

UBPR5340

DESCRIPTION

On-Balance Sheet: Category Four - 100%

NARRATIVE

The total of all components in the 100% balance sheet asset category is risk-weighted at 100%. For banks filing RC-R, it is composed of assets assigned to the 100% risk weight category. For banks filing RC-R items 4 through 9 the estimate

of unrealized loss on marketable equity securities is not deducted from March 31, 1997 forward. For banks not filing RC-R, total assets sale securities on a cost basis except for losses on marketable equity securities, plus allowance for loan losses and allocated transfer risk reserve, less assets assigned to 0%, 20%, 50% risk weight categories, less participation in acceptances conveyed to others (banks filing FFIEC 031, 032, 033). From September 30, 1998 forward 45% of the unrealized gain on marketable equity securities is added to risk weighted assets.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5340[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5340[P0], NULL))

UBPR8274

DESCRIPTION

TIER 1 CAPITAL ALLOWABLE UNDER THE RISK-BASED CAPITAL GUIDELINES

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD8274[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON8274[P0], NULL))

UBPR8275

DESCRIPTION

Net Eligible Tier Two

NARRATIVE

Allowable tier 2 capital from Schedule RC-R.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD8275[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON8275[P0], NULL))

UBPR8434

DESCRIPTION

NET UNREALIZED HOLDING GAINS (LOSSES) ON AVAILABLE-FOR-SALE SECURITIES

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD8434[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON8434[P0], NULL))

UBPR9999

DESCRIPTION

REPORTING DATE (CC,YR,MO,DA)

FORMULA

Context.Period.EndDate

UBPRA221

DESCRIPTION

NET UNREALIZED LOSS ON AVAILABLE-FOR-SALE EQUITY SECURITIES

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA221[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA221[P0], NULL))

UBPRA223

DESCRIPTION

RISK-WEIGHTED ASSETS (NET OF ALLOWANCES AND OTHER DEDUCTIONS)

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA223[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA223[P0], NULL))

UBPRB548

DESCRIPTION

FINANCIAL STANDBY LETTERS OF CREDIT-0%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2002-03-31',cc:RCFDB548[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2002-03-31',cc:RCONB548[P0], NULL))

UBPRB581

DESCRIPTION

FINANCIAL STANDBY LETTERS OF CREDIT-20%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2002-03-31',cc:RCFDB581[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2002-03-31',cc:RCONB581[P0], NULL))

UBPRB582

DESCRIPTION

FINANCIAL STANDBY LETTERS OF CREDIT-50%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2002-03-31',cc:RCFDB582[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2002-03-31',cc:RCONB582[P0], NULL))

UBPRB588

DESCRIPTION

LESS: NONQUALIFYING PERPETUAL PREFERRED STOCK

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB588[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB588[P0], NULL))

UBPRB589

DESCRIPTION

QUALIFYING MINORITY INTERESTS IN CONSOLIDATED SUBSIDIARIES

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB589[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB589[P0], NULL))

UBPRB590

DESCRIPTION

LESS: DISALLOWED GOODWILL AND OTHER DISALLOWED INTANGIBLE ASSETS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB590[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB590[P0], NULL))

UBPRB591

DESCRIPTION

LESS: DISALLOWED SERVICING ASSETS AND PURCHASED CREDIT CARD RELATIONSHIPS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB591[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB591[P0], NULL))

UBPRB592

DESCRIPTION

OTHER ADDITIONS TO (DEDUCTIONS FROM) TIER 1 CAPITAL

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB592[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB592[P0], NULL))

UBPRB593

DESCRIPTION

CUMULATIVE PERPETUAL PREFERRED STOCK INCLUDIBLE IN TIER 2 CAPITAL

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB593[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB593[P0], NULL))

UBPRB646

DESCRIPTION

FINANCIAL STANDBY LETTERS OF CREDIT - 0%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB646[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB646[P0], NULL))

UBPRB647

DESCRIPTION

FINANCIAL STANDBY LETTERS OF CREDIT - 20%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB647[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB647[P0], NULL))

UBPRB648

DESCRIPTION

FINANCIAL STANDBY LETTERS OF CREDIT - 50%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB648[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB648[P0], NULL))

UBPRB651**DESCRIPTION**

PERFORMANCE STANDBY LETTERS OF CREDIT - 0%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB651[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB651[P0], NULL))

UBPRB652**DESCRIPTION**

PERFORMANCE STANDBY LETTERS OF CREDIT - 20%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB652[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB652[P0], NULL))

UBPRB653**DESCRIPTION**

PERFORMANCE STANDBY LETTERS OF CREDIT - 50%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB653[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB653[P0], NULL))

UBPRB656**DESCRIPTION**

COMMERCIAL AND SIMILAR LETTERS OF CREDIT - 0%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB656[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB656[P0], NULL))

UBPRB657**DESCRIPTION**

COMMERCIAL AND SIMILAR LETTERS OF CREDIT - 20%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB657[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB657[P0], NULL))

UBPRB658**DESCRIPTION**

COMMERCIAL AND SIMILAR LETTERS OF CREDIT - 50%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB658[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB658[P0], NULL))

UBPRB661

DESCRIPTION

RISK PARTICIPATIONS IN BANKERS ACCEPTANCES ACQUIRED BY THE REPORTING INSTITUTION - 0%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB661[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB661[P0], NULL))

UBPRB662

DESCRIPTION

RISK PARTICIPATIONS IN BANKERS ACCEPTANCES ACQUIRED BY THE REPORTING INSTITUTION - 20%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB662[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB662[P0], NULL))

UBPRB665

DESCRIPTION

SECURITIES LENT - 0%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB665[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB665[P0], NULL))

UBPRB666

DESCRIPTION

SECURITIES LENT - 20%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB666[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB666[P0], NULL))

UBPRB667

DESCRIPTION

SECURITIES LENT - 50%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB667[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB667[P0], NULL))

UBPRB670

DESCRIPTION

RETAINED RECOURSE ON SMALL BUSINESS OBLIGATIONS SOLD WITH RECOURSE - 0%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB670[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB670[P0], NULL))

UBPRB671

DESCRIPTION

RETAINED RECOURSE ON SMALL BUSINESS OBLIGATIONS SOLD WITH RECOURSE - 20%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB671[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB671[P0], NULL))

UBPRB672

DESCRIPTION

RETAINED RECOURSE ON SMALL BUSINESS OBLIGATIONS SOLD WITH RECOURSE - 50%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB672[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB672[P0], NULL))

UBPRB677

DESCRIPTION

ALL OTHER FINANCIAL ASSETS SOLD WITH RECOURSE - 0%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB677[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB677[P0], NULL))

UBPRB678

DESCRIPTION

ALL OTHER FINANCIAL ASSETS SOLD WITH RECOURSE - 20%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB678[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB678[P0], NULL))

UBPRB679

DESCRIPTION

ALL OTHER FINANCIAL ASSETS SOLD WITH RECOURSE - 50%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB679[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB679[P0], NULL))

UBPRB683

DESCRIPTION

ALL OTHER OFF-BALANCE SHEET LIABILITIES - 0%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB683[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB683[P0], NULL))

UBPRB684

DESCRIPTION

ALL OTHER OFF-BALANCE SHEET LIABILITIES - 20%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB684[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB684[P0], NULL))

UBPRB685**DESCRIPTION**

ALL OTHER OFF-BALANCE SHEET LIABILITIES - 50%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB685[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB685[P0], NULL))

UBPRB688**DESCRIPTION**

COMMITMENTS WITH AN ORIGINAL MATURITY EXCEEDING ONE YEAR - 0%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB688[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB688[P0], NULL))

UBPRB689**DESCRIPTION**

COMMITMENTS WITH AN ORIGINAL MATURITY EXCEEDING ONE YEAR - 20%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB689[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB689[P0], NULL))

UBPRB690**DESCRIPTION**

COMMITMENTS WITH AN ORIGINAL MATURITY EXCEEDING ONE YEAR - 50%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB690[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB690[P0], NULL))

UBPRB693**DESCRIPTION**

DERIVATIVE CONTRACTS - 0%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB693[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB693[P0], NULL))

UBPRB694**DESCRIPTION**

DERIVATIVE CONTRACTS - 20%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB694[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB694[P0], NULL))

UBPRB695

DESCRIPTION

DERIVATIVE CONTRACTS - 50%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB695[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB695[P0], NULL))

UBPRC752

DESCRIPTION

REPORTING FORM NUMBER

FORMULA

UBPRD654

DESCRIPTION

On-Balance Sheet: Category Two - 20%

NARRATIVE

The total of components in the 20% balance sheet asset categories on Schedule RC-R is multiplied by 20%. For banks filing Schedule RC-R, it is composed of assets assigned to the 20% risk weight category. For banks not filing RC-R, federal funds sold, securities purchased under resell agreements, assets held in trading accounts, pass-through securities issued by FNMA and FHLMC, CMOs issued by FNMA and FHLMC, private issue CMOs collateralized or guaranteed by guaranteed by FNMA, FHLMC or GNMA, US government sponsored agencies, general obligation securities of state and political subdivisions in the US, acceptances of other banks. Additionally, for banks filing FFIEC form 034, add interest bearing bank balances and Noninterest bearing bank balances less currency and coin. For other banks, add cash items in process of collection.

FORMULA

uc:[UBPR5327](#)[P0] * .20

UBPRE644

DESCRIPTION

Net Tier One Capital

NARRATIVE

Tier one capital from Schedule RC-R.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01',uc:[UBPR8274](#)[P0],null)

UBPRE648

DESCRIPTION

Total On-Balance Sheet

NARRATIVE

Sum of all risk-weighted on balance sheet assets from Schedule RC-R.

FORMULA

uc:UBPRD654[P0] + uc:UBPRF860[P0] + uc:UBPR5340[P0]

UBPRE649**DESCRIPTION**

Off-Balance Sheet: Category Two - 20%

NARRATIVE

All components in the Schedule RC-R off-balance sheet 20% category are summed and multiplied by 20%. For banks filing Schedule RC-R, credit equivalents of off-balance sheet items assigned to the 20% risk weight category are used. For banks not filing all Schedule RC-R data, the following items are converted at the appropriate rate. Financial standby letters of credit conveyed to others and securities lent are converted at 100%, and performance standby letters of credit conveyed to others are converted at 50%. Additionally, for banks filing FFIEC 031, 032 and 033, participation in acceptances conveyed to others are converted at 100% and participation in commitments with an original maturity over 1 year conveyed to others are converted at 50%.

FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',(uc:UBPRB581[P0] + uc:UBPRB652[P0] + uc:UBPRB657[P0] + uc:UBPRB662[P0] + uc:UBPRB666[P0] + uc:UBPRB671[P0] + uc:UBPRB678[P0] + uc:UBPRB684[P0] + uc:UBPRB689[P0] + uc:UBPRB694[P0]) * .20,IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01',(uc:UBPRB647[P0] + uc:UBPRB652[P0] + uc:UBPRB657[P0] + uc:UBPRB662[P0] + uc:UBPRB666[P0] + uc:UBPRB671[P0] + uc:UBPRB678[P0] + uc:UBPRB684[P0] + uc:UBPRB689[P0] + uc:UBPRB694[P0]) * .20,NULL))

UBPRE650**DESCRIPTION**

Off-Balance Sheet: Category Three - 50%

NARRATIVE

All components in the Schedule RC-R off-balance sheet 50% category are summed and multiplied by 50%. For banks filing RC-R, credit equivalents of off-balance sheet items assigned to the 50% risk weight category are used. For banks not filing all Schedule RC-R data, the following items are converted at the 100% rate; Principal balance of FNMA and FHLMC pools transferred and principal balance of private mortgage pools transferred. From March 31, 1997 forward includes from RC-L, Outstanding principal balance of first lien 1 to 4 family residential mortgages.

FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',(uc:UBPRB582[P0] + uc:UBPRB653[P0] + uc:UBPRB658[P0] + uc:UBPRB667[P0] + uc:UBPRB672[P0] + uc:UBPRB679[P0] + uc:UBPRB685[P0] + uc:UBPRB690[P0] + uc:UBPRB695[P0]) * .50,IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01',(uc:UBPRB648[P0] + uc:UBPRB653[P0] + uc:UBPRB658[P0] + uc:UBPRB667[P0] + uc:UBPRB672[P0] + uc:UBPRB679[P0] + uc:UBPRB685[P0] + uc:UBPRB690[P0] + uc:UBPRB695[P0]) * .50,NULL))

UBPRE651**DESCRIPTION**

Off-Balance Sheet: Category Four - 100%

NARRATIVE

All components in the Schedule RC-R off-balance sheet 100% category are summed and risk-weighted at 100%. For banks filing Schedule RC-R, credit equivalents of off-balance sheet items assigned to the 100% risk weight category are used. For banks not filing all Schedule RC-R data, the following items are converted at the appropriate rate. Financial standby letters of credit less financial letters of credit conveyed to others, participation in acceptances acquired by the reporting bank, outstanding balance of Farmer Mac pools transferred, all other off-balance sheet items are converted at 100%. Performance standby letters of credit less performance standby letters of credit conveyed to others, unused commitments with an original maturity over 1 year, less that conveyed to others (FFIEC 031, 032 and 033) is converted at 50%.

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2001-04-01',cc:RCFDB699[P0] - cc:RCFD5340[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2001-04-01',cc:RCONB699[P0] - cc:rcon5340[P0], NULL))

UBPRE652

DESCRIPTION

Total Off-Balance Sheet

NARRATIVE

Sum of the above risk-weighted credit equivalents of off-balance sheet items.

FORMULA

(uc:UBPRE649[P0] + uc:UBPRE650[P0] + uc:UBPRE651[P0])

UBPRF860

DESCRIPTION

On-Balance Sheet: Category Three - 50%

NARRATIVE

The total of components in the 50% balance sheet asset category on Schedule RC-R is multiplied by 50%. For banks filing Schedule RC-R, it is composed of assets assigned to the 50% risk weight category. For banks not filing RC-R completely, the sum of loans secured by first liens on 1-4 family residential properties, state and local subdivision revenue obligations, privately issued pass through securities, all other privately issued CMO & REMICs.

FORMULA

uc:UBPR5334[P0] * .50